

CIMB – Live Your Dream Campaign
Terms and Conditions

1. The CIMB – Live Your Dream Campaign (“**the Campaign**”) is jointly organized by CIMB Bank Berhad (13491-P) (“**CIMB Bank**”) and CIMB Islamic Bank Berhad (671380-H) (“**CIMB Islamic**”). CIMB Bank and/or CIMB Islamic shall herein collectively be referred to as (“**CIMB**”).

The Campaign Period

2. The Campaign shall run from 1 November 2018 to 28 February 2019, both dates inclusive (“**the Campaign Period**”).
3. CIMB reserves the right upon giving adequate prior notice of fourteen (14) calendar days to change the duration and/or the commencement and/or expiry dates of the Campaign Period.

Eligibility and Registration Criteria

4. This Campaign is open to all the following persons:-
 - i) New and existing principal credit cardholders of the credit cards (except CIMB’s Platinum Business Card and Fuel Tanker Card) issued by CIMB in Malaysia; and/or
 - ii) New-To-Card applicants (customers who do not own a credit card issued by CIMB) who apply for a new principal credit card (except CIMB’s Platinum Business Card and Fuel Tanker Card) issued by CIMB in Malaysia; and

who are citizens of Malaysia and whose mobile numbers are registered with Maxis, Celcom, Digi or U-Mobile telecommunication service providers and maintained in CIMB’s record (“**Eligible Participant(s)**”). Eligible Participant(s) who sent SMS(s) from a mobile number that is not maintained in CIMB’s records shall not be entitled to participate in this Campaign. The new and existing CIMB credit card accounts of the Eligible Participant(s) are hereinafter collectively referred to as the “**Participating Credit Card Accounts**”.
5. The following categories of persons shall NOT be eligible to participate in the Campaign:-
 - i) Permanent, contract and/or temporary staff or employees of *CIMB Group of Companies and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
 - ii) Representatives and/or agents (including advertising and promotion agents) of CIMB Group of Companies, VISA Worldwide Pte. Limited, a company registered in Singapore, having its office at 30, Raffles Place, #10-00, Chevron House, Singapore 048622 (“**VISA**”) (including its respective subsidiaries and related companies) and Mastercard Worldwide, a company organized under the State of Delaware, having its office and principal place of business at 2000 Purchase Street, Purchase, New York, NY 10577-2509, United States of America (“**Mastercard**”) (including its respective subsidiaries and related companies); and/or

* CIMB Group of Companies means the groups of companies/legal entities of which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

6. To participate in this Campaign, Eligible Participants must first register their participation in the Campaign either:-
 - i) by responding to CIMB's short message service ("**SMS**") sent to their mobile number maintained in CIMB's records and by typing **LYD** and sending the same to 62666 during the Campaign Period; or
 - ii) by sending an SMS by typing **LYD** <space> last 6 digits of the Eligible Participant's NRIC number and sending the same to 62666 during the Campaign Period using the mobile number maintained in CIMB's records; or
 - iii) by registering online at www.cimbbank.com.my/lyd and/or www.cimbislamic.com.my/ilyd during the Campaign Period.
7. Eligible Participants shall bear the standard telecommunications charges imposed for each SMS sent.
8. Upon successful registration of the participation of Eligible Participants in accordance with Clause 6 above, Eligible Participants shall receive a confirmation SMS from CIMB.
9. In the event an SMS registration is incomplete, an SMS will be sent to the Eligible Participant's mobile number maintained in CIMB's records at no cost to the Eligible Participant notifying him/her to re-register via SMS. The Eligible Participant must ensure that he/she has keyed in the correct last 6 digits of his/her NRIC number in the SMS.
10. Upon successful registration of the participation of the Eligible Participant, all his/her Participating Credit Card Accounts shall then be automatically tracked for the purpose of tabulating the number of entries for the Campaign. For the avoidance of doubt, in the event the Eligible Participant is a principal cardholder issued by CIMB Bank and CIMB Islamic and is eligible to participate in the Campaign, the Eligible Participant's retail spending using the participating credit cards issued by CIMB Bank and CIMB Islamic and/or approved and activated new CIMB Bank or CIMB Islamic credit card application(s) shall be accumulated and shall not be treated separately for the purposes of earning the entries to win the Prizes in the Campaign.

Participation Criteria

11. Upon successful registration as per Clause 6 above, Eligible Participants must:-
 - i) make retail spending transactions (as defined in Clause 12 herein) using their Participating Credit Card Accounts; and/or
 - ii) apply and make retail spending transactions using their newly applied principal and/or supplementary credit card(s) issued by CIMB in Malaysia (as defined in Clause 15 herein)

in the manner explained below to earn entries during the Campaign Period to stand a chance to win the Monthly Prizes and/or Grand Prize (as defined in Clauses 19 to 25 herein):-

Participation criteria	No. of entries
Every RM50 local currency spend in a single receipt (" Local Spend ")	1 entry
Every RM50 or its equivalent foreign currency spend in a single receipt (" Overseas Spend ")	5 entries
Every New-To-Card application and with minimum three (3) cumulative Local Spend and/or Overseas Spend transactions performed within the Campaign Period (Principal and/or Supplementary) (" New-To-Card Spend ")	10 entries

Local Spend and/or Overseas Spend shall herein collectively be referred to as (“**Eligible Transactions**”).

12. Eligible Transactions for the Campaign shall include local, overseas and/or online retail spending charged to any of the Eligible Participant’s Participating Credit Card Accounts during the Campaign Period. Eligible Transactions shall mean purchase transactions for goods and services using the Participating Credit Card Accounts and shall not include the following transactions:
 - i) Transactions made on CIMB’s Platinum Business Card and Fuel Tanker Card;
 - ii) Quasi Cash transactions – (example: betting and/or gaming transactions);
 - iii) Monthly instalments under any instalment payment facility provided by CIMB;
 - iv) Standing instructions/auto-payment service;
 - v) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise;
 - vi) Transactions for payments made towards insurance premiums and/or takaful contributions of any kind whatsoever;
 - vii) Cash advance/withdrawal/deposit transactions; and
 - viii) Retail spending transactions which are subsequently cancelled, refunded, disputed, unauthorised or fraudulent.

Any determination by CIMB as to what constitutes Eligible Transactions shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.

13. Overseas Spend shall be converted to Ringgit Malaysia (RM) for the purpose of calculation and shall be based on CIMB’s prevailing exchange rate. In the event where the purchase amount of the Overseas Spend has been converted to Ringgit Malaysia at the point of sales via Dynamic Currency Conversion (DCC), this form of transaction will be categorized as a Local Spend. For the avoidance of doubt, a transaction shall be considered to be an Overseas Spend if the currency code in which the transaction was performed in is in any foreign currency excluding Ringgit Malaysia. Any determination by CIMB as to what constitutes Overseas Spend shall be conclusive and shall not be challenged in any manner whatsoever, save for manifest error
14. Eligible Transactions for the purposes of the Campaign shall be calculated based on the total consolidated (principal and supplementary/ies) credit card spending of the Eligible Participant. If the Eligible Participant has multiple credit card accounts, the Eligible Transactions made on all of his/her Participating Credit Card Accounts including principal and supplementary credit card accounts shall be consolidated and not be viewed individually. Please refer to the example below.

Example:

Eligible Participant A’s Participating Credit Card Account has 1 principal CIMB credit card and 2 supplementary CIMB credit cards. All Eligible Transactions on any of these credit cards which meet the retail spending requirement will be accumulated to tabulate the total entries eligible for the Campaign.

15. For the avoidance of doubt, New-To-Card Spend during the Campaign Period shall include the following:-
 - i) Applicants who do not have any principal and/or supplementary CIMB credit card(s) prior to the Campaign and submit an application(s) for a new principal and/or supplementary

CIMB credit card(s) (except CIMB's Platinum Business Card and Fuel Tanker Card) during the Campaign Period; and/or

- ii) Applicants who had cancelled their principal and/or supplementary CIMB credit card(s) for more than six (6) months from the date of approval of their newly applied principal and/or supplementary CIMB credit card(s) (except CIMB's Platinum Business Card and Fuel Tanker Card) during the Campaign Period;

who make minimum three (3) Eligible Transactions using their newly applied principal and/or supplementary CIMB credit card(s) within the Campaign Period. Please refer to the example below:-

Example:

Eligible Participant	No. of credit card before Campaign Period	New credit card(s) application during Campaign Period	Principal / supplementary credit card application	Minimum 3 Eligible Transactions made during Campaign Period	No. of entries earned	Total no. of entries earned
A	0	CIMB Platinum Credit Card	Principal	Yes	10	10
B	0	CIMB Platinum Credit Card	Principal	Yes	10	20
		CIMB Cash Rebate Platinum Credit Card	Principal	Yes	10	
C	0	CIMB Platinum Credit Card	Principal	Yes	10	10
		CIMB Cash Rebate Platinum Credit Card	Principal	No	0	
D	1	CIMB Platinum Credit Card	Supplementary	Yes	10	10
E	1	CIMB Platinum Credit Card	Supplementary	Yes	10	20
		CIMB Cash Rebate Platinum Credit Card	Supplementary	Yes	10	
F	1	CIMB Platinum Credit Card	Supplementary	Yes	10	10
		CIMB Cash Rebate Platinum Credit Card	Supplementary	No	0	

- CIMB reserves the right to approve or reject any credit card applications and/or to request for any further supporting documents as it deems fit. For the avoidance of doubt, CIMB has sole and absolute discretion to determine if the supporting documents are sufficient for the purpose of processing the credit card application submitted to CIMB.
- The tracking of the Eligible Transactions and/or New-To-Card Spend is based on the dates and/or time (Malaysian Time) as captured by CIMB's records during the Campaign Period.

18. CIMB shall not be responsible for any failure and/or delay in the transmission of evidence of any transactions by VISA, Mastercard, merchant establishments or any other party.

Prizes

19. Details of the Monthly Prizes and Grand Prize are as defined in Clauses 20 to 25 herein.

Monthly Prizes

20. Details of the Participating Month, Monthly Prize per winner and number of Monthly Prize winners are as follows:-

Participating Month	Monthly Prize per winner	No. of Monthly Prize winners
1 – 30 November 2018	<ul style="list-style-type: none">• All-expense-paid trip for 2 pax to Tokyo, Japan worth RM15,000; plus• RM5,000 spending money	5
1 – 31 December 2018	<ul style="list-style-type: none">• All-expense-paid trip for 2 pax to Paris, France worth RM15,000; plus• RM5,000 spending money	5
1 – 31 January 2019	<ul style="list-style-type: none">• All-expense-paid trip for 2 pax to Maldives worth RM15,000; plus• RM5,000 spending money	5
1 – 28 February 2019	<ul style="list-style-type: none">• All-expense-paid trip for 2 pax to Melbourne, Australia worth RM15,000; plus• RM5,000 spending money	5
Total		20

The all-expense-paid-trips shall herein collectively be referred to as (“Trips”).

21. Details of the Monthly Prizes are as follows:-

- i) The Trips to Japan, Paris, Maldives and/or Australia will be in the form of travel vouchers which can be used by the Monthly Prize winners to redeem the Trips.
- ii) Details of the Trips are as follows:-

Destination	Duration	Trip arrangements
Tokyo, Japan	6 Days 4 Nights	<p>Day 1: i) Depart from Malaysia to Tokyo by Malaysia Airlines.</p> <p>Day 2: i) Arrival at Tokyo and transfer to hotel – Shinagawa Prince Hotel. ii) Explore Tokyo city via a 1-day Hop On & Off pass. iii) Enjoy an authentic Kaiseki welcome-lunch at a Michelin Star Restaurant.</p> <p>Day 3: i) Tsukiji Market visit and hands-on sushi making workshop with lunch (If Tsukiji Market is closed and not is available for visit, the hands-on sushi making workshop with lunch arrangement will still be resumed).</p> <p>Day 4: i) Full-day Mount Fuji guided tour with seafood lunch.</p> <p>Day 5: i) Experience a close-up look at Sumo wrestler's morning fight practice (Tour will not be available during Sumo competition period and will be replaced with a full-day Tokyo city sightseeing guided tour).</p> <p>Day 6: i) Depart from Tokyo - transfer to airport for flight back to Malaysia.</p>
Paris, France	5 Days 3 Nights	<p>Day 1: i) Depart from Malaysia to Paris by Qatar Airways. ii) Arrival at Paris and private transfer from airport to hotel – The Novotel Paris. iii) Welcome dinner at Eiffel Tower and Seine River Cruise to enjoy the best scenes of Paris.</p> <p>Day 2: i) Kickstart the day with a 2-hours private tour around Paris with a local Parisian. ii) Guided hands-on bakery tour experience.</p> <p>Day 3: i) Free and easy in the morning. ii) Famous cabaret show – the Crazy Horse.</p> <p>Day 4: i) Depart from Paris – transfer to airport for flight back to Malaysia.</p> <p>Day 5: i) Arrival at Malaysia</p>

Maldives	5 Days 3 Nights	<p>Day 1:</p> <ul style="list-style-type: none"> i) Depart from Malaysia to Maldives by AirAsia. ii) Arrival at Maldives and speed boat transfer to hotel – Centara Ras Fushi Resort & Spa. <p>Day 2:</p> <ul style="list-style-type: none"> i) Choice of one paid-activity – 30-minutes semi submarine tour; or Male city tour; or sunset fishing trip; or reef shark snorkeling tour; or sting ray snorkeling tour; or 15-minutes parasailing experience; or 1-hour windsurfing; or 1-hour catamaran lesson. <p>Day 3:</p> <ul style="list-style-type: none"> i) Choice of one paid-activity – 30-minutes semi submarine tour; or Male city tour; or sunset fishing trip; or reef shark snorkeling tour; or sting ray snorkeling tour; or 15-minutes parasailing experience; or 1-hour windsurfing; or 1-hour catamaran lesson. <p>Day 4:</p> <ul style="list-style-type: none"> i) Depart from Maldives –transfer to airport for flight back to Malaysia. <p>Day 5:</p> <ul style="list-style-type: none"> i) Arrival at Malaysia
Melbourne, Australia	5 Days 3 Nights	<p>Day 1:</p> <ul style="list-style-type: none"> i) Depart from Malaysia to Melbourne by Malaysia Airlines. <p>Day 2:</p> <ul style="list-style-type: none"> i) Arrival at Melbourne and private transfer to hotel – The Swanston Hotel Grand Mercure. ii) 30-minutes Melbourne helicopter flight experience. iii) Welcome fine dining dinner on the Colonial Tramcar. <p>Day 3:</p> <ul style="list-style-type: none"> i) Full day guided tour to Mount Buller for winter experiences (during non-winter season, this activity will be replaced with a Phillip Island Penguin Tour). <p>Day 4:</p> <ul style="list-style-type: none"> i) Melbourne Foodie Walking Tour. <p>Day 5:</p> <ul style="list-style-type: none"> i) Depart from Melbourne – transfer to airport for flight back to Malaysia.

- iii) The redemption and/or travel period(s) for the Trips is from 1 April 2019 until 31 Mar 2020. Failure to redeem the Trips and/or travel within the said period will result in the Trips being forfeited and/or become unavailable to the Monthly Prize winners.
- iv) CIMB has no control over the arrangements of the all the Trips stated under Clause 21 (ii) which include but not limited to the flights, activities, accommodations, and/or

- transportations and the said arrangements may be subject to change. CIMB accepts no responsibility for any change and/or cancellation of any of the said arrangements.
- v) The Monthly Prize winners are responsible, if applicable, for documents and additional costs and expenses needed for the Trips such as but not limited to passports, visas, permits, overweight luggage charges, change of flights, insurance, additional spending money, incidental charges (such as mini-bar, phone calls, bar bills, in-room movies or laundry expenses), and other items that are not expressly stated in these terms and conditions to be included in the Trips. CIMB shall not be responsible for obtaining such documents on behalf of the Monthly Prize winners nor shall CIMB be liable to provide replacement or substitute prize(s) should the Monthly Prize winners fail to obtain such documents and/or additional costs and expenses.
 - vi) Bookings for the Trips are to be made minimum two (2) weeks or fourteen (14) days prior to the departure date for standard period. Three (3) weeks or twenty (21) days advance booking period will be required during the peak season and/or school holiday.
 - vii) Any and all bookings, arrangements, changes and/or complaints are to be made through Diners World Travel Sdn Bhd via telephone at +603-27120200 or email to enquiry@dinersclub.com.my.
 - viii) All services are subject to availability according to the class and category as stated under Clause 21 (ii).
 - ix) Once bookings of the Trips have been confirmed, any changes and/or cancellations will be subject to cancellation penalty and/or agent amendment fee.
 - x) Any cost of purchase exceeding the value of the Trips shall be borne by the Monthly Prize winners.
 - xi) All services are subject to change and/or replacement in the event the services are no longer in operation and/or have become unavailable.
 - xii) The RM5,000 spending money ("**Spending Money**") will be deposited into the Monthly Prize winners' CIMB current and/or savings accounts within twelve (12) weeks after the end of the Campaign Period. Monthly Prize winners who do not have a CIMB current and/or savings accounts will be required to open a new account within twelve (12) weeks after the end of the Campaign Period. Failure to do so may result in the Spending Money being forfeited and/or not deposited to the Monthly Prize winners.
 - xiii) The Spending Money cannot be transferred to any 3rd party.

22. An Eligible Participant is eligible to earn and accumulate entries starting from the first (1st) day of each Participating Month to be in the running to win one (1) of the five (5) Monthly Prizes given out each Participating Month as long as Eligible Participant registers within the same Participating Month. Please refer to the example below:-

Eligible Participant	Registration date	Participating Month eligible for Monthly Prizes	Entries accumulation period for Monthly Prize
A	1 November 2018	1 - 30 November 2018	1 - 30 November 2018
		1 - 31 December 2018	1 - 31 December 2018
		1 - 31 January 2019	1 - 31 January 2019
		1 - 28 February 2019	1 - 28 February 2019
B	10 December 2018	1 - 31 December 2018	1 - 31 December 2018
		1 - 31 January 2019	1 - 31 January 2019
		1 - 28 February 2019	1 - 28 February 2019
C	20 January 2019	1 - 31 January 2019	1 - 31 January 2019
		1 - 28 February 2019	1 - 28 February 2019
D	28 February 2019	1 - 28 February 2019	1 - 28 February 2019

23. An Eligible Participant is eligible to win a maximum of only one (1) out of the total twenty (20) Monthly Prizes throughout the Campaign Period.

Grand Prize

24. Details of the Grand Prize and number of Grand Prize winner throughout the Campaign Period are as follows:-

Grand Prize	No. of Grand Prize winners throughout the Campaign Period
<ul style="list-style-type: none"> One (1) unit of M Centura Service Suites worth approximately RM512,500*. <p>* The value stated above is estimated and not conclusive and is not based on any official valuation done by CIMB.</p> <ul style="list-style-type: none"> Details are as follows:- <ul style="list-style-type: none"> i) Project Name: M Centura ii) Gross Built Up Area: Approximately 850 square feet** iii) Project By: Mah Sing Group Berhad iv) Developed By: Cosmowearth Housing Development Sdn Bhd <p>** The size stated above is estimated and based on the information given by the Developer and the same shall not be guaranteed by CIMB to be accurate.</p>	1
Total	1

25. An Eligible Participant is eligible to earn and accumulate entries starting from the first (1st) day of the Campaign to be in the running to win the Grand Prize regardless of the registration date provided that the registration is made within the Campaign Period. Please refer to the example below.

Example:

Eligible Participant	Registration date	Entries accumulation period for Grand Prize
A	1 November 2018	1 November 2018 - 28 February 2019
B	28 February 2019	1 November 2018 - 28 February 2019

Winners Selection Process

26. At the end of the Campaign Period, Eligible Participants shall be randomly selected by an automated selection system based on the entries earned by Eligible Participants during the Campaign Period, for the following Prizes:-

i) **Monthly Prizes**

Subject to the terms and conditions herein, the CIMB's automated system will generate five (5) potential winners for each Participating Month referred to under Clauses 20 and 22 herein based on the total entries earned during each Participating Month ("**Potential Monthly Prize Winner(s)**"). The Potential Monthly Prize Winners shall be contacted via

telephone at their mobile number maintained in CIMB's records within three (3) weeks after the end of each Participating Month and shall be required to answer two (2) questions correctly before being declared the respective Monthly Prize Winner. If the first attempt to contact the Potential Monthly Prize Winner fails, i.e. due to reasons such as no answer, telephone number not in service, no connection or any other reasons, another two (2) attempts will be made to call the said Potential Monthly Prize Winner. Where the third (3rd) attempt is unsuccessful, such Potential Monthly Prize Winner will be disqualified and will not be entitled to win the respective Monthly Prize. A new Potential Monthly Prize Winner will then be drawn again to replace the said disqualified Potential Monthly Prize Winner.

ii) **Grand Prize**

Subject to the terms and conditions herein, the CIMB's automated system will generate one (1) potential winner referred to under Clauses 24 and 25 herein based on the total entries earned throughout the Campaign Period ("**Potential Grand Prize Winner**"). The Potential Grand Prize Winner shall be contacted via telephone at their mobile number maintained in CIMB's records within twelve (12) weeks after the end of the Campaign Period and shall be required to answer two (2) questions correctly before being declared the respective Grand Prize Winner. If the first attempt to contact the Potential Grand Prize Winner fails, i.e. due to reasons such as no answer, telephone number not in service, no connection or any other reasons, another two (2) attempts will be made to call the said Potential Grand Prize Winner. Where the third (3rd) attempt is unsuccessful, such Potential Grand Prize Winner will be disqualified and will not be entitled to win the respective Grand Prize. A new Potential Grand Prize Winner will then be drawn again to replace the said disqualified Potential Grand Prize Winner.

27. CIMB has the sole discretion to fix the appointed working day (Monday-Friday) and time (9am-6pm) to make the telephone calls to the Potential Monthly Prize Winners and/or Potential Grand Prize Winner ("**Potential Winners**"). CIMB shall not be held responsible for calls made to the Potential Winners which are (i) not completed or disconnected due to any reasons whatsoever; (ii) not answered or not proceeded with due to the unavailability of the Potential Winners at the appointed date and time and/or due to any other whatsoever reasons. It shall be the Eligible Participant's responsibility to ensure that their phone numbers provided are current and updated with CIMB in the event of any changes being made to the same by the Eligible Participant(s). CIMB reserves the right to record these telephone conversations.
28. At the time of selection of the Campaign winners, the Participating Credit Card Account(s) of the selected Eligible Participant(s) MUST be in good standing and MUST NOT be in breach of any of the terms and conditions of the CIMB credit card agreement or delinquent, and/or be invalid or cancelled as otherwise they will be disqualified from participating or being selected as the Campaign winner(s).
29. An Eligible Participant is eligible to win a maximum of one (1) Monthly Prize and one (1) Grand Prize only during the Campaign Period.

Prizes Fulfillment Process

30. The Monthly Prize winners shall receive CIMB's notification letter and/or email and/or telephone call at their mobile number maintained in CIMB's records within three (3) weeks after each Participating Month for arrangement(s) of the Monthly Prize fulfillment and/or prize-giving ceremony.

31. As stated in Clause 21 (i) to (xiii) herein, Monthly Prize winners must contact Diners World Travel Sdn Bhd to redeem and making bookings for their Trips.
32. The Grand Prize Winner shall receive CIMB's notification letter within twelve (12) weeks after the end of the Campaign Period.
33. The Grand Prize Winner will also have to comply with the following additional terms:
 - i) the Grand Prize Winner must sign and return to the developer the developer's usual form of sale and purchase agreement, deed of mutual covenants and all related documents as may be required by the developer by 31 May 2019 or such other dates as may be determined by CIMB and notified by CIMB to the winner and to comply with the terms of such documents;
 - ii) the Grand Prize Winner must sign a deed of assignment in the format acceptable to CIMB assigning the right of refund of the purchase price or any part thereof under the sale and purchase agreement of the Grand Prize including any interests, compensation or damages to be paid by the developer (if any) ("Right of Refund") to CIMB and the winner shall not be entitled to the Right of Refund or any claims or compensation whatsoever arising from the Right of Refund;
 - iii) the Grand Prize Winner must have full legal capacity to own the Grand Prize and must not be prohibited by any law or regulation to own the Grand Prize;
 - iv) the Grand Prize shall be subject to all the conditions and category of land use express or implied or imposed upon the Grand Prize. The Grand Prize Winner shall be responsible, at its own costs and expense, in obtaining all the necessary approvals (if applicable) from the relevant authorities to enable the transfer of the Grand Prize to the Grand Prize Winner. CIMB shall not be held responsible in any way whatsoever if the winner is unable to obtain the necessary approvals to transfer the Grand Prize to him/her or the Grand Prize cannot be transferred to the winner for any reason whatsoever;
 - v) the size of the Grand Prize stated above is only estimated and not guaranteed to be accurate. CIMB shall not be responsible for any discrepancy in the size of the Grand Prize;
 - vi) save and except for the purchase price of the Grand Prize which shall be borne by CIMB, all stamp duties, legal fees, disbursement fees, registration fees, processing fees, service charges, maintenance charges and all other incidental costs and charges incurred to acquire the Grand Prize or the costs of preparation of any other incidental documents in relation thereto, shall be borne by the Grand Prize Winner, if any. The entitlement to the Grand Prize will be forfeited if the Grand Prize Winner fails to pay such fees and charges in a timely manner or fails to comply with the terms and conditions imposed on the Grand Prize (including but not limited to the terms and conditions imposed by the developer);
 - vii) all current and future property taxes (such as quit rent and assessment), insurance, and all other taxes, renovation costs, utilities, outgoings, costs, fees, and expenses related to the maintenance of the Grand Prize shall be the full responsibility of the Grand Prize Winner commencing from the date the Winner accepts the Grand Prize from CIMB;
 - viii) in the event the market value of the Grand Prize is for any reason lower than the purchase price/value stated above, CIMB shall not be liable in any way whatsoever for the difference between the market value and the purchase price/value and the Grand Prize Winner shall not be entitled to make any claims in respect of such difference;
 - ix) the Grand Prize is under construction and will be completed within the period stated in the sale and purchase agreement;
 - x) the Grand Prize Winner is NOT allowed to nominate another person/entity to receive the Grand Prize; and
 - xi) if the Grand Prize Winner fails to strictly comply with the terms and conditions stated herein, CIMB reserves the right to forfeit the Grand Prize from the said winner and select

another Grand Prize Winner. In such event, CIMB will not be held liable or responsible for any costs or losses incurred by the said winner.

34. The Monthly Prize winners and Grand Prize winner (“**Winners**”) agree and authorize CIMB to disclose their details (including but not limited to name, NRIC number, telephone number and address) to the developer/agent who would then contact the Winners regarding the delivery or redemption of the Monthly Prizes and/or Grand Prize (“**Prizes**”). The Winners are responsible to make the necessary arrangements with CIMB and/or its developer/agent to collect or redeem their Prizes. CIMB will not bear any accommodation and/or transportation and/or other cost that the Winners may incur or have to incur in the course of redeeming or using the Prizes.
35. The Winners may be required to attend a prize-giving ceremony and/or other publicity programs as and when required at their own costs and expenses. If any of the Winners fail to attend such ceremony and/or other publicity programs without valid reason(s), CIMB reserves the right to forfeit the Prize(s) of such winners and select another winner.
36. All Prizes cannot be transferred to a 3rd party, exchanged for cash or a different prize or reward of similar value or any other alternatives in any circumstances.

General Terms and Conditions

37. Images of the Prizes shown in any marketing and/or advertisement collateral are for visual purposes only and may vary from the actual Prizes received. The Eligible Participants are not allowed to choose or change the Prizes.
38. To the fullest extent permitted by law, CIMB expressly excludes and disclaims any representations, warranties or endorsement, implied or express, written or oral, of all Prizes and will not assume any responsibility for the Prizes offered under this Campaign. CIMB will not entertain any complaint whatsoever in connection with the Prizes.
39. The Prizes are offered and/or provided solely by the relevant developer/agent, under such terms and conditions as determined by such developer/agent and CIMB accepts no liability (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third party) howsoever arising whether in contract, tort, negligence or otherwise in connection with the Prizes, even if CIMB have been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
40. By acceptance or receipt of the Prizes, the Eligible Participants agree to hold harmless CIMB and its affiliates and their respective directors, officers, employees and agents from and against any claim, action, proceeding, judgment, damage, loss, expense or liability suffered by CIMB and its affiliates and their respective directors, officers, employees and agents in connection with such Eligible Participants’ participation in the Campaign or receipt, redemption or use of the Prizes. All risks, loss or damage associated with the use of the Prizes shall be assumed by the Eligible Participants.
41. CIMB will not entertain any complaint(s) whatsoever in connection with the Prizes. The Prizes have not been certified by CIMB and under no circumstances shall the inclusion of any Prizes in this Campaign be construed as an endorsement or recommendation of the Prizes by CIMB. CIMB’s liability with regards to the Prizes is only to pay for the price of the same to the developer/agent.
42. CIMB accepts no responsibility for any tax implications that may arise from the Prizes or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of

- the Prizes remains the sole responsibility of the Eligible Participants. It is the responsibility of each Winner to seek independent advice on the possible implications this may have on his/her own financial situation.
43. The Winners of the Campaign will at the sole and absolute discretion of CIMB be required to attend and participate in a prize-giving ceremony and/or other related events organized by CIMB (if any) and if the Winners fail to attend such ceremonies and/or events, CIMB reserves the right to forfeit the Prizes and select another Winner.
 44. CIMB reserves the right to publish or display the name, picture and city of residence of any Winner for advertising and publicity purposes in any manner it deems appropriate. By participating in this Campaign, the Winner hereby consents to and agrees that CIMB shall be at liberty to publish and/or display materials and/or information, including but not limited to the name, photos and city of residence of the Winner without compensation for advertising and publicity purposes. Non-compliance may result in an alternative Winner being chosen.
 45. It shall be the Winners' sole responsibility to ensure their phone numbers and/or email addresses and/or mailing addresses ("**Contact Details**") provided to CIMB are current and updated with CIMB in the event if any changes being made to the same by them. CIMB reserves the right to forfeit the Prizes in the event the Winner(s)' Contact Details maintained in the CIMB's record is invalid and/or not updated. CIMB shall not be responsible to the Winner(s) for any loss (including loss of opportunity and consequential loss arising therefrom) suffered or incurred in the event the Contact Details maintained in CIMB's record are not current or correct.
 46. By participating in this Campaign, the Eligible Participants are deemed to have read, understood and agreed to be bound by these Terms & Conditions as well as consented to CIMB processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice which can be found at www.cimbbank.com.my and/or www.cimbislamic.com.my and agree that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, including the Prizes to be given away and the determination of the Winners, shall be final, binding and conclusive.
 47. The Eligible Participants' Participating Credit Card Account(s) (i) MUST not be in breach of the terms and conditions governing the Participating Credit Card Account(s) which shall apply in addition to the Terms and Conditions herein AND (ii) MUST not be terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws, delinquent, and/ or be invalid or cancelled as determined by CIMB during the Campaign Period and/or before the fulfillment of the Prizes, otherwise the Eligible Participants will be disqualified from participating in this Campaign and/or the Prizes will be forfeited.
 48. CIMB reserves the right at its sole discretion to disqualify any Eligible Participants that it determines to be tampering with the entry process, or to be acting in breach or potential breach of these Terms and Conditions.
 49. CIMB reserves the right to substitute the Prizes with other item(s) of similar cost and/or to extend, shorten, discontinue, cancel, terminate or suspend this Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Participants. For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign by CIMB shall not entitle any of the Eligible Participants or any other persons whatsoever to any claim or compensation against CIMB for any losses or damages suffered or incurred by the Eligible Participants as a direct or indirect result of the act of extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign.

50. By participating in this Campaign, the Eligible Participants hereby agree that CIMB shall not in any manner whatsoever be liable or held responsible to the Eligible Participants if CIMB is unable to perform in whole or in part of any of its obligations herein, attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, any act of God beyond CIMB's control or due to any factor in a nature of a force majeure which is beyond CIMB's reasonable control.
51. CIMB shall not be liable to any Eligible Participants or any party for any loss or damage of whatsoever nature suffered (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in this Campaign including arising from any non-receipt or delayed receipt by the Eligible Participants of the Short Message Service ("SMS") unless the same shall arise from and are caused directly by CIMB's gross negligence or wilful default.
52. CIMB reserves the right upon giving prior notice of twenty one (21) calendar days to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("**Amendment**") any of the Terms and Conditions herein. Notification to Eligible Participants in respect of the Amendment shall be effected at CIMB's absolute discretion through any one of the following means of communication, namely, via electronic communication display at CIMB's website and CIMB's branches where detail provisions regarding the Amendment may be provided in the notice itself or may be provided to the Eligible Participants upon request; or by effecting an advertisement regarding the Amendment in one newspaper of CIMB's choice or by any other means of notification which CIMB may select and the Amendment shall be deemed as binding on the Eligible Participants as from the date of notification of the Amendment or from such other date as may be specified by CIMB in the notification. Eligible Participants acknowledge and agree to access CIMB's website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up-to-date with any changes or variations to these terms and conditions.
53. No compensation in cash or any kind shall be given to the Eligible Participants for any losses or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the Terms and Conditions herein.
54. These Terms and Conditions (as amended from time to time pursuant to Clause 52 shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign. These Terms and Conditions are to be read in conjunction with the prevailing CIMB Cardholder Terms and Conditions which shall apply in addition to the Terms and Conditions herein.
55. These Terms and Conditions shall be subject to the application of any prevailing laws, guidelines, directives, notices, regulations enacted and/or any other written laws or which are issued by Bank Negara Malaysia or any other body having supervisory authority over CIMB in relation to or which are applicable to the Campaign or any matters herein.
56. If there is any inconsistency (ies), conflict(s), ambiguity (ies) or discrepancy (ies) between the Bahasa Malaysia and English version of these Terms and Conditions herein, the English version of these Terms and Conditions shall prevail. Notwithstanding the aforementioned, where request had been made by the Eligible Participants and noted and acknowledged by CIMB in its records that the Bahasa Malaysia version of Cardholder Terms and Conditions has been selected by the Eligible Participants to govern the operation of the Eligible Participants' the Participating Credit Card Account(s), then the Bahasa Malaysia version of these Terms and Conditions shall prevail.

57. For feedbacks and/or complaints related to this Campaign, the Eligible Participants may contact CIMB's Customer Resolution Unit bearing the following address, telephone and facsimile numbers (or bearing such other address, telephone and facsimile numbers which CIMB may change by notification to the Eligible Participants): CIMB Bank Berhad / CIMB Islamic Bank Berhad, Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan / Tel: 603 6204 7788 / Fax: 603 2691 3248 / cru@cimb.com.